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09/823,626LIST OF DOCUMENTS CITED BY APPLICANT  
(Use several sheets if necessary)

APPLICANT(S): David K. BRAVERMAN

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March 30, 2001GROUP  
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## U.S. PATENT DOCUMENTS

* EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
Ekh	5,603,025	02/1997	Tabb et al.			
	5,699,528	12/1997	Hogan			
	5,832,460	11/1998	Bednar et al.			
	5,884,284	03/1999	Peters et al.			
	5,884,288	03/1999	Chang et al.			
	5,903,881	05/1999	Schrader et al.			
	5,909,485	06/1999	Martin et al.			
	5,956,700	09/1999	Landry			
	5,963,925	10/1999	Kolling et al.			
	5,970,476	10/1999	Fahey			
	5,978,780	11/1999	Watson			
	5,995,946	11/1999	Auzennf et al.			
	6,047,268	04/2000	Bartoli et al.			
	6,052,671	04/2000	Crooks et al.			
	6,067,525	05/2000	Johnson et al.			

## FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

Ekh	Electronic Bill Payment/Presentment Business Practices, Council for Electronic Billing and Payment of the NACHA, June 4, 1999, Edition 1.0, pp. 1-28, entire document.
Ekh	M. BETTA, Start Paying Invoice Once, Not Twice, Computerworld, vol. 27, no. 14, April 5, 1993, p. 59, entire document.
Ekh	Checkfree, First Data and Microsoft Join Forces to Accelerate Billing and Payment Use, February 15, 2000, <a href="http://www.checkfree.com/newsresults/1,5872,649,00.html">www.checkfree.com/newsresults/1,5872,649,00.html</a> , 6 pages, entire document
Ekh	Intelligent Enterprise, 2, 4, 8(1), March 9, 1999, 2 pages, entire document.

EXAMINER

E P Khanna

DATE CONSIDERED

9/4/03

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.